

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method of securing an ownership interest in a publicly traded corporation, wherein the method comprises:

receiving a request to open a brokerage account;
remotely providing account application information to an online brokerage;
electronically signing an account agreement authorizing the establishment of an online brokerage account with said online brokerage;
opening said online brokerage account;
authorizing an online real-time transfer of investment funds to said online brokerage account;
automatically initiating an online transfer of investment funds to said online brokerage account;
using said online brokerage account to place an online real-time trading order using an abbreviation associated with said publicly traded corporation; and
using said online brokerage account to complete an online real-time trading order, ~~wherein the online brokerage account is indicative of acceptance or non-acceptance of the online brokerage account based on an individual status designation and a password~~
principalling said online brokerage account, wherein the principalling process includes:
obtaining an account type selection;
presenting electronically a list of new brokerage accounts having the selected account type to at least one principal;
obtaining from the at least one principal an individual status designation for each of the new brokerage accounts listed, wherein said designation is indicative of acceptance or non-acceptance of the new brokerage accounts;
obtaining a password from the at least one principal; and
if the password is valid, updating records of the new brokerage accounts to reflect the individual status designations.

2. (Previously presented) The method of claim 1, wherein the real-time transfer of funds that has been authorized is an automated clearing house (ACH) transfer from a checking account.

3. (Previously presented) The method of claim 1, wherein the real-time transfer of funds that has been authorized is a credit card charge.

4. (Original) The method of claim 1, wherein said electronically signing includes:
possessing authority to contract on behalf of a named individual; and
selecting an agreement indicator displayed adjacent to the account agreement, wherein the account agreement specifies said named individual.

5. (Original) The method of claim 4, wherein said agreement indicator is one of a plurality of indicators displayed adjacent to said account agreement, wherein the plurality of indicators includes a selectable disagreement indicator.

6.-7. (Canceled).

8. (Currently Amended) An online trading system that comprises:
at least one computer coupled to a network and configured to maintain a brokerage account database; and
at least one computer coupled to the network and configured to use a plurality of web page templates to service web page requests received over the network,
wherein the web page templates are configured to implement a real-time account opening process that establishes new brokerage accounts in the brokerage account database, wherein the real-time account opening process includes:
receiving a request to open a brokerage account;
obtaining contact information online;
creating a new record in the brokerage account database reflecting said contact information;
obtaining brokerage account application information;

updating said new record in accordance with said brokerage account application information;

displaying a brokerage account contract;

securing online agreement to said brokerage account contract;

opening said brokerage account;

obtaining funding information relating to a financial account;

authorizing and automatically initiating a transfer of funds from said financial account into said brokerage account; updating said new record with a buying power greater than zero;

using said brokerage account to place an online real-time trading order using an abbreviation associated with said publicly traded corporation; and

using said brokerage account to complete an online real-time trading order, ~~wherein the online brokerage account receives an individual status designation from at least one principal, the designation indicative of acceptance or non-acceptance of the online brokerage account, and wherein a password is obtained from the at least one principal~~

at least one computer coupled to the network and configured to execute a principalling process on new brokerage accounts in the brokerage account database, wherein the principalling process includes:

obtaining an account type selection;

presenting electronically a list of new brokerage accounts having the selected account type to at least one principal;

obtaining from the at least one principal an individual status designation for each of the new brokerage accounts listed, wherein said designation is indicative of acceptance or non-acceptance of the new brokerage accounts;

obtaining a password from the at least one principal; and

if the password is valid, updating records of the new brokerage accounts to reflect the individual status designations.

9. (Original) The system of claim 8, wherein the real-time account opening process further includes:

displaying a confirmation page indicating successful completion of the real-time account opening process.

10. (Original) The system of claim 8, wherein the financial account is a checking account.

11. (Original) The system of claim 8, wherein the financial account is a credit card account.

12. (Previously presented) The system of claim 8, wherein said securing is accomplished by an electronic signature.

13. (Original) The system of claim 12, wherein said electronic signature consists of selection by an individual of an option labeled "I Agree" and displayed in proximity to said brokerage account contract and in proximity to a name of said individual.

14. (Previously presented) The system of claim 8, wherein the web page templates are further configured to implement a trading order placement process.

15. (Canceled).

16. (Previously presented). An online trading system that comprises:

at least one computer coupled to a network and configured to maintain a brokerage account database;

at least one computer coupled to the network and configured to use a plurality of web page templates to service web page requests received over the network, wherein the web page templates are configured to implement a real-time account opening process that establishes new brokerage accounts in the brokerage account database and allows for online real-time trading;

at least one computer coupled to the network and configured to execute a principalling process on new brokerage accounts in the brokerage account database, wherein the principalling process includes:

- obtaining an account type selection;
- presenting electronically a list of new brokerage accounts having the selected account type to at least one principal;
- obtaining from the at least one principal an individual status designation for each of the new brokerage accounts listed, wherein said designation is indicative of acceptance or non-acceptance of the new brokerage accounts;
- obtaining a password from the at least one principal; and
- if the password is valid, updating records of the new brokerage accounts to reflect the individual status designations.

17. (Original) The system of claim 16, wherein the principalling process further includes:

- storing application information of accepted new brokerage accounts on archival media.

18. (Original) The system of claim 16, further comprising:

- at least one computer coupled to the network and configured to execute a fraud checking process on new brokerage accounts in the brokerage account database.